EBS-PayPal User Manual

PayPal Integration

Expand your online business with PayPal and EBS

PayPal can now be easily integrated via EBS's single interface online platform.

By adding PayPal via the EBS platform, you gain access to PayPal's base ofover113.2millionactive accounts in190marketswho prefer using PayPal for payments. You can also start accepting 26 multiple currencies and all major credit/debit cards immediately.

This in addition to EBS's existing payment methods
Offering PayPal via the EBS payment platform will increase online checkout conversion and boost sales.

Note: Using PayPal, INR transactions cannot be processed.

Integration:

Merchant can use their existing integration with EBS with 2 additional changes

1. Display the Payment option on the Merchant application and on Customer selection should redirect to EBS. This request should have an additional parameter

Parameter Name :**payment_option**
Parameter Value :1211
Example:
<input name="payment_option" type="hidden" value="1211" />

2. For processing Multi currencies, merchant should send the Currency code along with the other request parameters

Parameter details
Parameter Name :**display_currency**
Parameter Value : (Currency code in ISO3 format) ***Currency***

Currency	***Value***
Australian Dollar (A $)	*AUD*
Canadian Dollar (C $)	*CAD*
Euro (€)	*EUR*
British Pound (£)	*GBP*
Japanese Yen (¥)	*JPY*
U.S. Dollar ($)	*USD*
New Zealand Dollar ($)	*NZD*
Swiss Franc	*CHF*
Hong Kong Dollar ($)	*HKD*
Singapore Dollar ($)	*SGD*
Swedish Krona	*SEK*
Danish Krone	*DKK*
Polish Zloty	*PLN*
Norwegian Krone	*NOK*
Hungarian Forint	*HUF*

Czech Koruna	*CZK*
Israeli New Shekel	*ILS*
Mexican Peso	*MXN*
Brazilian Real (only for Brazilian members)	*BRL*
Malaysian Ringgit (only for Malaysian members)	*MYR*
Philippine Peso	*PHP*
New Taiwan Dollar	*TWD*
Thai Baht	*THB*
Turkish Lira (only for Turkish members)	*TRY*

Pre-requisites to accept payments

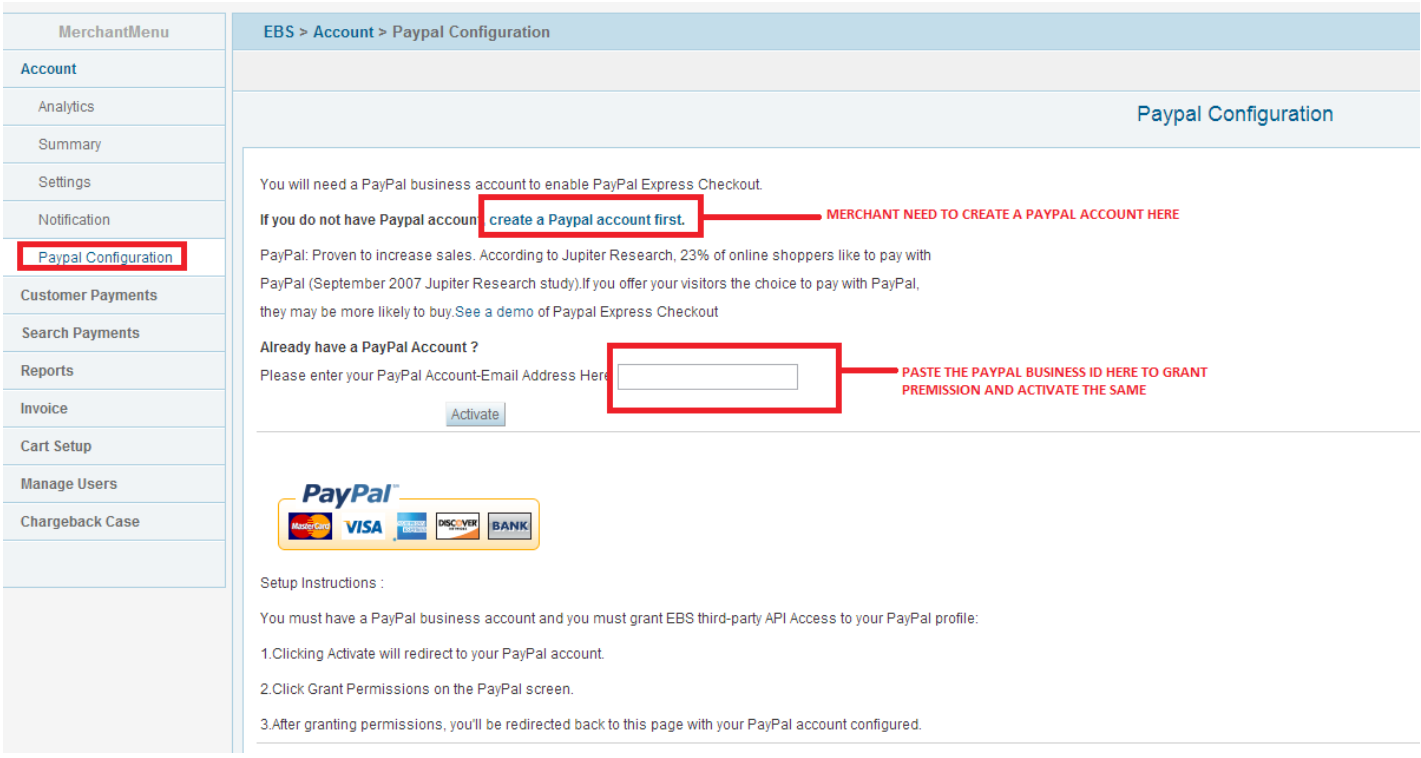
1. PayPal Business Account

To accept payments through PayPal, merchant need to have PayPal Business Account. If the Merchant do not have existing PayPal Account, this can be created from the EBS Backend.

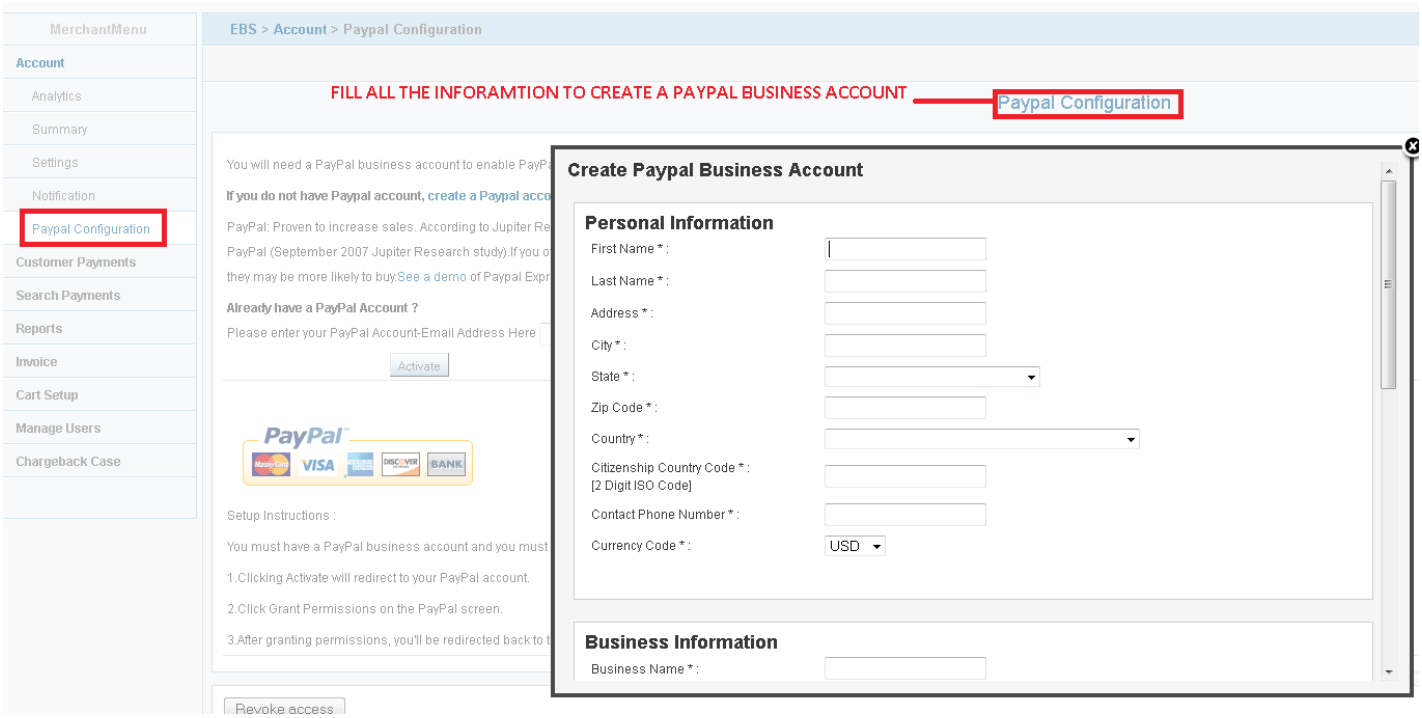
Steps to Create Business Account:

1. Login to EBS Merchant Backend Console
2. Navigate to Account->PayPal Configuration
3. On the configuration page, Click on the link, Create PayPal Account. You will be opened with a form to fill in the details as shown below. Fill the details and submit the form.

Screenshot – PayPal Configuration


MerchantMenu
Account
Analytics
Summary
Settings
Notification
Paypal Configuration
Customer Payments
Search Payments
Reports
Invoice
Cart Setup
Manage Users
Chargeback Case
EBS > Account > Paypal Configuration
Paypal Configuration
You will need a PayPal business account to enable PayPal Express Checkout.
If you do not have Paypal account, create a Paypal account first.
MERCHANT NEED TO CREATE A PAYPAL ACCOUNT HERE
PayPal: Proven to increase sales. According to Jupiter Research, 23% of online shoppers like to pay with
PayPal (September 2007 Jupiter Research study).If you offer your visitors the choice to pay with PayPal,
they may be more likely to buy.See a demo of Paypal Express Checkout
Already have a PayPal Account ?
Please enter your PayPal Account-Email Address Here
PASTE THE PAYPAL BUSINESS ID HERE TO GRANT PREMISSION AND ACTIVATE THE SAME
Activate
PayPal
Setup Instructions :
You must have a PayPal business account and you must grant EBS third-party API Access to your PayPal profile:
1.Clicking Activate will redirect to your PayPal account.
2.Click Grant Permissions on the PayPal screen.
3.After granting permissions, you'll be redirected back to this page with your PayPal account configured.

Screenshot – PayPal Creation



2. Grant Permissions to EBS

Once Merchant have a valid PayPal Business Account, you need to Grant permissions to EBS to accept payments, process Capture, Refund.

Steps to grant permissions to EBS:

1. Login to EBS Merchant Backend Console.
2. Navigate to Account->PayPal Configuration
3. On the configuration page, provide your valid PayPal Business Account Email ID and Click on Activate Button.
4. Now you will be redirected to PayPal Page to grant permissions. Click the Submit button and you will be redirected back to EBS page.

Now you are ready to accept Payments through PayPal. Perform a test transaction and if any issues are identified, mail us at support@ebs.in with the details.

For more information, please check the PayPal FAQs document.

Note:

A.Once the above process completed, share us the business PayPal ID to support@ebs.in for the verification purpose.

B.After the verification, EBS will proceed for further PayPal Activation based on the approval.

Expand your online business with PayPal and EBS
Funding and Withdrawing from Paypal

Merchants can open a PayPal account by registering online from EBS Backend console.
In order to comply with the RBI Guidelines, all PayPal users in India must:

- Add a Permanent Account Number (PAN) and Purpose Code.
  By adding this information, you will continue to receive export-related payments into your PayPal account and your account will not be limited from receiving future payments.

- Add a bank account in India
  This will help us to auto withdraw your PayPal balance out of your PayPal account and transfer your balance to your bank account in India. Note: if you don't add a bank account in India to your PayPal account then your PayPal account will also be limited from receiving export-related payments.

Now you will be able to receive export-related payments of up to USD 3000 per transaction into your PayPal account.

FIRC for the foreign transactions will not be provided by EBS.

EBS will not be liable for any loss occurred through PayPal Account Transactions

For more information, please visit https://www.paypal-apac.com/india/
PayPal Customer Support India Toll Free number :1800-212-3852.(Operation hours from 9am to 5.30pm, Monday to Sunday).

PayPal FAQ

Q1: What is a Purpose Code?
A Purpose Code is a code you select on the type of commercial activity for which you are receiving export-related payments. In accordance with the RBI Guidelines, selecting a Purpose Code for your transactions is essential.

Q2: Why do I need to add a Purpose Code, PAN and bank account in India?
In order to comply with the RBI Guidelines all PayPal users in India **must add a Purpose Code, PAN and bank account** in India to receive export-related payments into their PayPal account and withdraw money.

Q3: Who needs to add PAN, Purpose Code, bank account in India and update postal address?
🕐 Those who receive payments into their PayPal account and withdraw money, and
🕐 Those who pay for online purchases and currently have balance in their PayPal account.
Note: All customers can continue to use their PayPal accounts with a card linked to it to safely make online purchases.

Q4: I have added all of my information why is my account still restricted?
Thank you for adding your appropriate information and for offering PayPal to your customers. In keeping with RBI regulations, we need to validate your PAN information which can take 1-2 days to complete. Your account will be updated as soon as we have completed this procedure.

Q5: I only use my account to make purchases, do I need to update my account?
No you do not need to do anything to continue using your credit card funded PayPal account to make purchases across the world.

Q6: What if I don't add a Purpose Code, PAN and bank account in India?
In accordance with the RBI Guidelines, all PayPal users in India are required to add a Purpose Code, PAN and bank account in India in order to receive export-related payments into their PayPal account and withdraw money. **Your account will be limited from receiving payments, in case you fail to do so**.

Q7: I have a US bank account added to my PayPal account, do I still need to add a bank account in India?
Yes, in order to receive export-related payments and withdraw money you will need to add a bank account in India. Failure to do so will result in your PayPal account being limited from receiving payments.

Q8: Can I link a US bank account to my PayPal India account?
Based on RBI Guidelines, PayPal has removed all US bank account(s) linked to your PayPal India account. Hence, in order to receive export-related payments and withdraw money you will need to add a bank account in India. Failure to do so will result in your PayPal account being limited from receiving payments.

Q9: How much does it cost to accept payments?
$0.00 USD - $3,000.00 USD 3.9% + $0.30 USD $3,000.01 USD - $10,000.00 USD 3.4% + $0.30 USD $10,000.01 USD - $100,000.00 USD 3.2% + $0.30 USD > $100,000.00 USD 2.9% + $0.30 USD
Refer to https://www.paypal.com/in/cgi-bin/webscr?cmd=_display-fees-outside for more information.
*Note : All transactions in India is in foreign currency, see Q14 & Q15 for FX fees

Q10: Why will PayPal not allow me to keep money in my PayPal balance?
PayPal users in India are not allowed to hold money in their PayPal account as balance. Instead, all payments received into your PayPal account must be withdrawn to your linked bank account in India.

Q11: Will my customers be able to complete their checkout with their PayPal account balance?
Thank you for offering PayPal to your customers. Unfortunately, customers in India are not allowed to fund purchases from their PayPal account balance. This means that your customers will need to link a credit or debit card to their PayPal account to make purchases with PayPal. This change is to ensure that we continue to comply with the RBI Guidelines.

Q12: PayPal customers in India are not able to complete payment for their purchase via PayPal account balance on my website. Why?
We're glad that you offer PayPal to your customers. Unfortunately, customers in India are not allowed to fund purchases from their PayPal account balance. PayPal currently only offers businesses the ability to accept export related payments.

Q13: **Can I use my existing PayPal account on the EBS platform?**
Yes, you just need to provide your PayPal email ID to EBS to be added to the integration process

Q14: What currencies do PayPal support?
PayPal supports payments in 25 currencies including: U.S Dollar, Canadian Dollars, Euros, British Pounds, Japanese Yen, Australian Dollars, New Zealand Dollars, Swiss Francs, Hong Kong Dollars, Singapore Dollars, Swedish Kronor, Danish Kroner, Polish Zlotys, Norwegian Kroner, Hungarian Forints, Czech Koruny, Israeli Shekels, Mexican Pesos, Brazilian Real (only for Brazilian members), Malaysian Ringgits (only for Malaysian members), Philippine Pesos, New Taiwan Dollars, Thai Baht, TRY for Turkish Liras (only for Turkish members), Thai Baht and Chinese RMB.

Q15 : How am I charged for accepting FX?
The foreign exchange rate is adjusted periodically on a daily basis to reflect market conditions by a licensed financial institution and includes a **2.5%** processing fee which is retained by PayPal. The exact exchange rate that applies to your transaction will be displayed to you at the time of the transaction.

Q16: What is auto withdrawal?
Auto withdrawal is the process of automatically transferring your money from your PayPal account into your bank account in India.

Q17: Where will my money be auto withdrawn to?
Your PayPal balance will be auto withdrawn to your bank account in India. If you have one bank account added to your PayPal account, it will be set as your auto withdrawal account. In case you have more than one bank account added to your PayPal account, you will have an additional option to select your auto withdrawal account in India.

Q18. Why is my money being auto withdrawn?
This is an RBI regulatory requirement and applies to all PayPal users in India.

Q19. When does auto withdrawal happen?
Your PayPal balance is auto withdrawn to the nodal bank account in India daily. To account for processing timeframes, please allow for 5-7 business days after your money is auto withdrawn from your PayPal account for the money to show up in your bank account in India.

Q20. How will PayPal refund my buyer if I have no balance in my PayPal account?

In India, refunds will be made from your credit card which you will have to link to your PayPal account

Q21. How long does it take for my buyers to get refunded?
Your buyers are refunded immediately. The refund is made to their credit cards only.

Q22. Who is responsible to take care of the disputes?
You are responsible to resolve all disputes on your PayPal account. The consumer has up to 45 days to open a dispute against any order. You are notified by PayPal by email (to the email address being used as your account ID) whenever a dispute is opened. Then you can take actions in the Resolution Center from your PayPal account.

Q23. Can I withdraw my money manually?
You can also withdraw your money. Here's how:
1. Log in to your PayPal account and click on **Withdraw** at the top of the page.
2. Select the bank account you want to use.
3. Enter the amount and click on **Continue**.
4. Select your Purpose Code for withdrawal.
5. Make sure that your information is correct and click on **Continue**.

Q24. What are the fees charged for withdrawal?
There are no fees* charged for auto withdrawals made to your bank account or the withdrawals that you make to your bank account.
*If foreign exchange or currency conversion is required to complete any transaction, this will be performed by a licensed financial institution. The foreign exchange rate is adjusted periodically on a daily basis to reflect market conditions and includes a **2.5%** processing fee which is retained by PayPal. The exact exchange rate that applies to your transaction will be displayed to you at the time of the transaction.

Q25. Can I use my PayPal balance?
In accordance with the RBI Guidelines, you cannot send payments for your purchases with your PayPal account balance. Please use your PayPal account with a card linked to it to send payments.

Q26: I am unable to find the Mass Payment feature in your website. Why?
In order to comply with the RBI Guidelines, PayPal users in India are not allowed to use the Mass Payment feature. Our mass payment feature supports only payment from balance and not credit cards.

Q27. Is it true that that I can receive up to USD 3000 per transaction into my PayPal account?
Yes , PayPal users in India will be able to receive export-related payments of up to **USD 3000 per transaction** into their PayPal accounts, effective immediately. This has been approved by the RBI. The earlier limit of USD 500 per transaction for export-related payments will no longer apply.

Q28. What message will buyers see if they try to send payment more than the applicable limit?
Buyers will be informed about this per transaction limit and that they cannot exceed this limit set by the RBI.

Q29, What happens when a buyer or seller is attempting a domestic transaction?
The transaction will be blocked and a message will be displayed : "We notice that you are attempting to pay an Indian resident user. The payment you initiated has been blocked. PayPal only facilitates international payments and cannot be used for domestic payments within India. We suggest you find alternative methods to complete the payment. If you believe that the person you attempted to pay is not based in India, please contact PayPal customer support"

Q30. What is PayPal Acceptable Use Policy?
PayPal operates an Acceptable Use Policy (AUP) in relation to the types of businesses we allow to process payments and is based on legal and industry requirements, bank and card association rules and protecting the reputation and brand of PayPal and eBay Inc. Refer to https://cms.paypal.com/al/cgi-bin/?cmd=_render-content&content_ID=ua/AcceptableUse_full for more information.

Q31. Where do I get the PayPal logo to put on my website?
You can go to https://www.paypal.com/uk/cgi-bin/webscr?cmd=xpt/Marketing/general/PayPalLogoCenter-outside to download the latest logo.

Q32. What is the contact detail for PayPal Customer Support?
The local Customer Support toll-free telephone number is **1800-212-3852**. Operation hours from 9am to 5.30pm, Monday to Sunday.

Q33. What measures should I need to take to process multi currencies?
The local Customer Support toll-free telephone number is 1800-212-3852. Operation hours from 9am to 5.30pm, Monday to Sunday.
USD is the Primary/Default Currency for the Indian PayPal Account. Merchants can accept multiple currencies other than USD, but they have to open up Currencies Balances in the PayPal Account for those currencies. If Currency balances are not configured for a particular(for Ex: Euro), then that transaction will be in the "UnClaimed" status until the Merchants manually accept the Transaction from his PayPal Account.
In-order to avoid these situations, merchant can open Currency Balances for the Currencies which Merchant is accepting.
Here is the instructions to open Multiple Currency Balances in the PayPal Account :
1. Please click on the below link & Login to your PayPal Account: https://www.paypal.com/au/cgi-bin/customerprofileweb?cmd=_profile-currencies
2. Select the desired "Currency" from the drop down menu & click on "Add Currency".

To ensure prompt support, EBS has a simple online ticketing system accessible 24x7 at http://support.ebs.in. Each ticket will be responded in 8 to 24 Business working Hours, with ticket number to facilitate status check anytime thereafter.

Please send your suggestions/ feedback to:

support@ebs.in

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